

**IN THE UNITED STATES DISTRICT COURT FOR THE
WESTER DISTRICT OF MISSOURI
WESTERN DIVISION**

ACADEMY BANK, N.A.,)	
)	
Plaintiff,)	
v.)	No. 21-00219-CV-W-BP
)	
AMGUARD INSURANCE COMPANY,)	
)	
Defendant.)	
)	
SHRI GANESAI, LLC,)	
)	
Plaintiff,)	
v.)	No. 21-00355-CV-W-BP
)	
AMGUARD INSURANCE COMPANY,)	
)	
Defendant.)	

JUDGMENT IN A CIVIL CASE

X Jury Verdict. This action came before the Court for a trial by jury. The issues have been tried and the jury has rendered its verdict.

Decision by Court. This action came to trial or hearing before the Court. The issues have been tried or heard and a decision has been rendered.

Decision by Court. This action came before the Court. The issues have been determined and a decision has been rendered.

IT IS ORDERED AND ADJUDGED

Pursuant to the jury's verdict and accounting for credits for amounts previously paid, judgment is entered against Amguard and in favor of Shri Ganasai LLC on Shri Ganasai's claim for breach of contract with respect to the fire damage in the amount of \$684,647.23.

Pursuant to the jury's verdict, and accounting for the need to preclude multiple recoveries, judgment is entered against Amguard on Plaintiffs' claims for breach of contract with respect to freeze damage in the amount of \$314,634.

Pursuant to the jury's verdict, and accounting for the need to preclude multiple recoveries, judgment is entered against Amguard on Plaintiffs' claims for breach of contract with respect to vandalism damage in the amount of \$86,640.

Pursuant to the jury's verdict, judgment is entered against Amguard and in favor of Academy Bank on Academy Bank's claim for vexatious refusal/delay to pay for the fire damage in the amount of \$78,801.63, plus an additional \$322,850.50 in attorney fees.

Pursuant to the Court's Order on July 26, 2022, judgment is entered against Shri Ganasai and in favor of Amguard on Shri Ganasai's claim for vexatious refusal to pay.

October 12, 2022
Date

Paige Wymore-Wynn
Clerk of Court

/s/ Shauna Murphy-Carr
(by) Deputy Clerk